

January 9, 2009  
PUBLIC NOTICE # 2009-2

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
09-35	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-50	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
09-68	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
09-75	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE		0
09-37	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-51	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
09-76	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE		0
09-38	0626	ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-52	0626	ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
09-77	0626	ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE		0
09-39	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-53	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
09-78	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE		0
08-15173	0140	AMCO INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-15181	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
08-15180		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SELF STORAGE	0
09-90		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	FIRE	FORMS	NONE	
09-91		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	FIRE	FORMS	NONE	
08-15119	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SCHOOLS	

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08-15140		AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	ARIC SPECIAL	
08-15163		AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	ARIC SPECIAL COMMERCIAL	0
09-70		AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	ARIC SPECIAL COMMERCIAL	0
08-15120	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SCHOOLS	
09-40	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-54	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
09-59	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-ACE PLATINUM PORTFOLIO	0
09-79	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE		0
08-15161		BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CRIME GENERAL RISK	0
08-15157	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
08-15156		CENTURY-NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	COLLATERAL PROTECTION	0
08-15185		CENTURY-NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	0
09-47		CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	INDEPENDENT COMMERCIAL PACKAGE	0
09-49		CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	INDEPENDENT CHURCH PACKAGE	0
08-15159		COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08 - GROUP	-0.53
08-15160	0816	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08 - GROUP	
08-15154	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
09-45	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
08-15187	0031	GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	100% ARF08-ALL PROGRAMS	

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09-100		GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	100% ARF08-VAR 8D-PROFESSIONAL	-3.58
09-101		GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	100% ARF08-SKILLED ARTISANS & TECHNICIANS	-4.22
09-102		GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	100% ARF08-SPONSORED MARKETING	-3.38
09-97		GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	100% ARF08-VAR 8D-STANDARD	-4.44
09-98		GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	100% ARF08-AFFINITY	-3.53
08-15133	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
09-71	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
08-15138	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
08-15149		GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RATE	CROP HAIL INSURANCE	-1.4
08-15142		GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-15164		GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PREMISES OPERATIONS/PROD UCTS COMPLETED	0
09-85	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
09-41	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-55	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
09-80	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	RULE CHANGE		0
09-36		INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
09-42	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-56	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
09-81	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	RULE CHANGE		0

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08-15125		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIABILITY	MANUAL	REVISION OF INCREASED LIMIT FACTORS	
08-15179		MARKEL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS		
08-15123		MERCURY CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ALL PROGRAMS	
08-15137	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	2009 BUSINESS PLAN	
08-15158	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
08-15174	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-15182	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
08-15175	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-15124		NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY	
08-15141		NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NON-CONTRACTORS	-1.4
09-34		NAVIGATORS INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NON-CONTRACTORS	-9.3
08-15134	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
09-74	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
08-15139	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
09-93	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERIC ISO PACKAGE POLICY	1.2
09-94	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERIC ISO PACKAGE POLICY	1.2
08-15183		NOVA CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE		0
08-15155	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
09-46	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0

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09-43	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-57	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
09-60	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-ACE PLATINUM PORTFOLIO	0
09-69	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
09-82	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE		0
08-15153		PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
09-96		PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	CALIFORNIA DWELLING FIRE	0
08-15177		PACO ASSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	OUM HEALTHCARE PROFESSIONAL ACUPUNCTURE	
08-15135	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
09-72	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
08-15136	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
09-73	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
09-89		SEQUOIA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-ENTERPRISE	0
08-14495		STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	AFFINITY & FINANCIAL INSTITUTIONS	2.8
08-15176		STARNET INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	MORTGAGEHOLDER'S PROTECTION POLICY	0
08-15165		TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-15169		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	WRAP+	
08-15171		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NON PROFIT MANAGEMENT AND ORGANIZATION	
08-15150	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CYBERFIRST	0

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08-15151	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CYBERFIRST	
08-15184		TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	TECHNOLOGY	0
08-15146	0091	TRUMBULL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HARTFORD FINANCIAL PRODUCTS	
08-15148	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HARTFORD FINANCIAL PRODUCTS	
08-15162		UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-15167		UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
09-31		UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	LIQUOR LIABILITY	
09-33		UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HOME BUSINESS	0
08-15152		UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	STANDARD RENTERS	0
09-48		VALIANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CASUALTY COMMERCIAL EXCESS	0
09-44	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-58	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
09-83	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE		0
09-84		WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
09-95	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERIC ISO PACKAGE POLICY	1.2
09-86	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
09-87	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-15121	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SCHOOLS	
08-15122	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SCHOOLS	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
114 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							